

ECONOMICS*Sociology*

Kim, L. (2024). Why do employees feel stressed? Evidence from tellers. *Economics and Sociology*, 17(3), 223-236. doi:10.14254/2071-789X.2024/17-3/12

WHY DO EMPLOYEES FEEL STRESSED? EVIDENCE FROM TELLERS**Long Kim**

Center of Excellence in Logistics and Business Analytics (LOGBIZ), School of Accountancy and Finance, Walailak University, Thailand

E-mail: long.ki@wu.ac.th

ORCID 0000-0003-4326-7365

Received: September, 2023

1st Revision: May, 2024

Accepted: September, 2024

DOI: 10.14254/2071-789X.2024/17-3/12

ABSTRACT. Minimizing job stress can help organizations promote both work satisfaction and productivity. Therefore, many organizations try to evaluate some specific factors influencing job stress among their workers in order to discover new methods for developing healthier working environments. Thus, this study aimed to examine the impacts of work-family conflict, role conflict, and workloads on bank tellers' job stress. Researchers applied a snowball sampling method to survey 649 tellers who were working at different banks around Cambodia. All valid data were analyzed using the SEM method. Results of this research highlight that work-family conflict was significantly caused by workload and role conflict. Meanwhile, bank tellers felt stressed when facing high role and work-family conflicts, but not workload. Moreover, work-family conflict mediated the relationship between workload and job stress. Thus, this outlined the significant role of work-family conflict in escalating high stress among bank tellers. Hence, the stress attitudes among bank tellers rely upon the degree of work-family conflict, as this determinant demonstrates the biggest impact on job stress. Therefore, this study strongly recommends that all related banks develop a new working policy in order to lower work-family conflict among their bank tellers.

JEL Classification: M12, M19, M50, M54

Keywords: employees, productivities, tellers, stress, conflict

Introduction

Stress is a psychological illness which affects individuals' overall health, as well as their attitudes and behaviors (Tongchaiprasit & Ariyabuddhiphongs, 2016). Particularly, job stress that results from high job pressures and other frustrations can affect workers' motivation and satisfaction with their firms (An et al., 2020). Consequently, the negative side effects of job stress can severely damage the work productivity of the firms (Ebhote et al., 2022; Vickovic & Morrow, 2020). As a result, staff will reach the decision to quit their jobs in the near future (Mansour & Tremblay, 2016). At the same time, firms will need to spend more of their budgets looking for new, professional workers (Kim et al., 2023). Therefore, conducting an investigation on the factors influencing job stress is essential to the firms.

In Cambodia, there is an enormous number of banks (approximately 2,614 banks, including headquarters and branches) (Vannak, 2023), due to its high customer demand for financial services that support business expansions, the purchase of products, and the construction of homes (Kim & Jindabot, 2022). Therefore, banks require employees to perform the various duties necessary to provide such services in order to satisfy their customers. Bank tellers are the ones who provide direct services and information to customers. Particularly, they need to perform day-to-day financial transactions for their customers (CFI Team, 2022). These workers' main duties involve providing consulting services, clearing cheques, counting money, transferring money, and depositing and withdrawing money for customers (Indeed, 2023). Therefore, they are considered essential assets for banks. Despite this opportunity, information regarding job stress among bank tellers has not yet been extensively reported. Previous investigations have outlined that if firms cannot control the factors influencing job stress levels among their workers, it causes employees to have low job satisfaction (Kim et al., 2023), which can compel workers to quit their firms (Ramlawati et al., 2021). Thus, firms may continue wasting time and money, not only searching for new workers, but also training them. Consequently, they may not achieve any business growth or their sustainability goals (Mansour & Tremblay, 2016). In this sense, if banks can improve the factors influencing job stress among their workers, they can not only provide a healthy working environment for their workers, but also promote business growth and sustainability for their businesses. Therefore, investigating the factors affecting job stress among bank tellers is very important to all banks.

Since job stress has significant impacts on worker satisfaction and productivity, various researchers from different contextual studies propose different factors influencing job stress. Soltani et al. (2013) from the insurance firm context raise the role of conflict as a main predictor of job stress. Having conflicts related to job responsibility can result in high frustration among workers. Therefore, it may cause high stress among workers. In contrast, Armstrong et al. (2015) from the prison facility context emphasize work-family conflict as a determinant of job stress. Once individuals' jobs interfere with their personal family time, they come to feel uncomfortable with their current positions, which in turn causes them to have high stress. Contradicting the above researchers, Suarthana and Riana (2016), from the hotel context, highlight workload as an antecedent of job stress. Providing a certain standard of work can lower laziness among workers while increasing their motivation. However, as workloads increase beyond what is considered standard, more pressure is the result, which leads to high stress levels among workers.

Even though the role of conflict, work-family conflict, and workload have been respectively mentioned as the predictors influencing job stress, these predictors' impacts on job stress among bank tellers are not clear since workers who work in different industries are found to have different working attitudes and behaviors (Kim et al., 2023). Hence, the degree of stress among workers in the banking industry, particularly among bank tellers, could be different from other industries. Furthermore, not many investigations on the above factors influencing job stress among bank tellers have been widely conducted in the existing literature. Based on this scenario, this results in a low understanding of how these factors influence job stress among bank tellers; thus, human resource managers in this industry may not be able to identify certain factors, develop new implementations, or issue the policies necessary to control job stress for their workers. Therefore, this study aimed to contribute greater knowledge regarding job stress among bank tellers to the existing literature by developing a new conceptual model of job stress consisting of the above factors while examining the relationships among these variables.

1. Literature review

1.1. Job Stress and Theoretical Foundation

Job stress is defined as a condition in which employees possess negative psychological health resulting from high pressure at their workplaces (Kim et al., 2023). In this study, a conservative resource theory can be suitable to explain stress attitudes among individuals. Based on this theory, stress symptoms can occur when a person faces three major difficulties at work, namely, a threat of resource losses, a net loss of resources, and a lack of resource gain from his or her investment (Hobfoll, 1989). Obviously, workers are investing their time and effort to perform all the related duties for their firms. They can feel pressured and frustrated if their work results are facing one of the above conditions. This situation clearly outlines a signal of psychological illness that results in stress symptoms. Moreover, it is believed that high job stress can create a negative impact on individuals' work motivation and satisfaction at their workplaces (Kim et al., 2023). Consequently, its impact can cause low work productivity in the firms. Meanwhile, it can influence the workers' decisions to change their jobs in the future. According to the above pieces of evidence, job stress is an important topic which every organization needs to understand while seeking the related factors of job stress among their workers.

In the context of the banking industry, as job stress has become a significant factor in job satisfaction and work productivity, there have been several investigations on employees' job stress. Parveen and Adeinat (2019) used a structural equation model (SEM) to test how transformation leadership, work experience, and marital status influence job stress. Peng and Potipiroon (2022) used a multilevel structural equation model (MSEM) to test how psychological capital and job insecurity influence job stress. Siswanto et al. (2022) used SEM partial least square to test how work-family conflict and organizational commitment influence job stress. Ebhote et al. (2022) used multiple regression to test how workload, role ambiguity, and role conflict influence job stress.

In research gap analysis, despite the above factors being used to expand the concept of job stress among bank employees, not many researchers have integrated workload, work-family conflict and role conflict into a job stress theoretical model. Previous studies have suggested including the different variables in order to further test individuals' working attitudes, and thus obtain new results and outcomes. Therefore, this study aimed to develop a new conceptual model of job stress consisting of the above factors while examining the relationships among these variables.

1.2. Workload

Workload refers to a particular number of duties that employees are assigned and must complete, following an organization's policy (Miller, 2019). The workload can be converted into a certain number of work hours that workers use to perform their duties (Kim et al., 2023). A standard number of workloads can reduce the degree of laziness among workers and promote work productivity (Sadiq, 2022). However, a high number of workloads can increase the propensity of work pressures on individuals (Kim et al., 2023).

In connection with work-family conflict, the greater number of workloads requires workers to invest more time and effort to complete their tasks at their workplaces (Sadiq, 2022). If the tasks are not finished, workers usually end up staying overtime at their offices in order to complete those tasks (Asiedu et al., 2018). In the private education context, Carlo et al. (2019)

have found that when firms offer extra tasks or hours to finish those main tasks, many workers consider working overtime. In this situation, they are absent from their houses where they are supposed to spend time with their families (Gu & Wang, 2021). This reveals that those workloads start interfering with individuals' personal lives.

In relation to job stress, increasing job responsibilities for workers can result in high work pressure on individuals as it requires a greater effort to do their jobs (Suarthana & Riana, 2016). Despite the fact that it may enhance work productivity, it can also negatively influence workers physically and emotionally (Madadzadeh et al., 2018). Previous studies underscore that when organizations put more job tasks on their workers, their workers start feeling pressured from their workplaces at the same time (Elshaer et al., 2018). This side effect causes them to feel exhausted and have a low motivation to perform their jobs (Kokoroko & Sanda, 2019). Therefore, this research can hypothesize the relationships below:

H1: Bank tellers have more work-family conflicts when they have higher workloads.

H2: Bank tellers feel stressed when they have higher workloads.

1.3. Role Conflict

Role conflict refers to an occurrence that indicates workers having incompatible tasks or overlapping roles with other workers (Nambisan & Baron, 2021). In general, workers have role conflicts with other workers once they face unclear tasks in which they and co-workers perform overlapping tasks (Nguyen, 2021). This situation causes dissatisfaction among workers, who feel incompatible with their colleagues in the workplace (Michel et al., 2011).

In relation to work-family conflict, high role conflict at workplaces causes individuals to have high overlapping duties (Carlson, 1999). This situation reveals that workers might waste time and effort on similar tasks with other workers (Rubel et al., 2017). At the same time, workers sometimes have to spend extra hours continuing with other tasks left unfinished (Jia et al., 2020). In this stage, there can be negative side effects from the overlapping of roles, which interferes with many workers' family time (Nikmah et al., 2021). Based on this condition, increasing role conflict at the workplace is likely to promote work-family conflict.

In association with job stress, many incidents of conflicts cause workers to have negative perspectives toward their organizations (Widyani & Sugianingrat, 2015). Their negative attitudes outline that high role conflict can drain individual energy and cause physical conditions which further affect their mental health at a later stage (Dodanwala et al., 2021). Previous studies emphasize that workers feel frustrated with their roles, which often causes them to waste time and effort (Nambisan & Baron, 2021). Based on this circumstance, workers have a high propensity for stress in their role. In other words, it affects their psychological health. Therefore, this research can hypothesize the relationships below:

H3: Bank tellers have high work-family conflict when they have more role conflicts.

H4: Bank tellers feel stressed when they have more role conflicts.

1.4. Work-Family Conflict

Work-family conflict refers to a situation of conflicting time between work and family time (An et al., 2020). In other words, when job responsibilities require workers to continue working, although it is time to leave the office and meet their families (Vickovic & Morrow,

2020). There are three main signals that outline work-family conflict. First, time-based conflict indicates the amount of time spent at work that interferes with a worker's home-life. Second, the strain-based conflict shows the requirements and stress from the workplace that affect a worker's home-life. Finally, behavioral-based conflict underscores the attitudes and behaviors important for individual jobs permeating home-life and family dynamics.

In relation to job stress, increasing work-family conflict makes everyone feel isolated from society (Mansour & Mohanna, 2018). This situation can cause individuals to feel pressured. Moreover, they somehow feel uncomfortable with their current positions as individuals have to care more about the current tasks at their offices rather than having a great time with their loved ones (Yen, 2018). Based on this evidence, stronger work-family conflict can cause workers to feel more stress in the workplace. Therefore, this research can hypothesize the relationships below:

H5: Bank tellers feel stressed when they have more work-family conflicts.

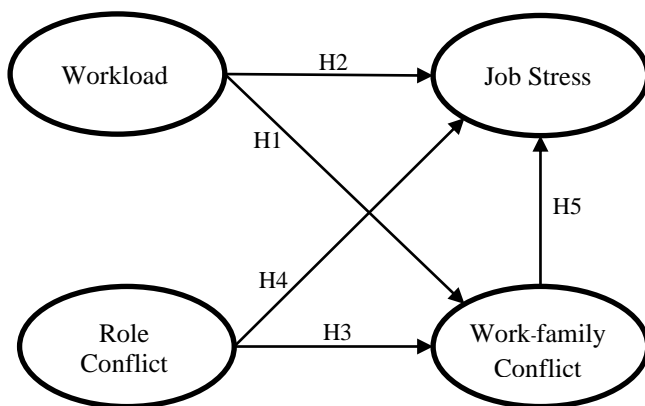


Figure 1. Theoretical Model of Job Stress

Source: *own compilation*

2. Methodological approach

2.1 Sample of Research

This research project aimed to understand how factors influence job stress among bank tellers in Cambodia. Based on the current objective, workers who recently had frustration and work pressure, indicating signals of stress, were the main target of this research. In addition, workers had to be working as tellers in a bank in Cambodia, with work experience of at least a year. Thus, 649 bank tellers were invited to join the survey. Meanwhile, this research applied a snowball sampling method to further collect all the recommended respondents who were qualified for this research project.

2.2 Survey Construct

The survey of this research contained five main variable measurements. The variable measurements contained items that were originally adopted from previous research. For example, items of workload were adopted from Sadiq (2020). Then, items of role conflict were adopted from Nambisan and Baron (2021). Next, items of work-family conflict were adopted

from Vickovic and Morrow (2020). Finally, items of job stress were adopted from Chen et al. (2011).

This research applied a five-point Likert scale (1=strongly disagree to 5=strongly agree) to let respondents provide their opinions on each scale (Van et al., 2023). This Likert scale contained a mid-scale (3=neutral), which is a separate area between the negative and positive scale; thus, it was easy for respondents to answer (Kim et al., 2021). At the same time, this answering technique could save time and effort for the respondents; therefore, this rating technique became a suitable tool for gathering answers from the respondents (Kim et al., 2021). All of the items are shown in Table 1.

2.3 Pre-Test, Data Collection and Validity

In data pre-test, the self-administered questionnaires were delivered to at least 30 bank tellers in Cambodia. In the current pre-test, researchers aimed to check the content reliability of each variable using Cronbach's Alpha, which required scores above 0.7 (Kim et al., 2021). According to the reliability statistics in Table 1, each variable obtained content reliability, as all the scores were higher than the thresholds. Based on this condition, researchers continued collecting all the required data from the studied respondents.

Table 1. Pre-test Statistical Results

Variable		Alpha Scores	Threshold	Results
Workload	W1: I do things that are apt to be accepted by one person and not by others. W2: I work with two or more groups who operate quite differently. W3: I have to work under incompatible policies and guidelines.	0.881	>0.7	Passed
Role Conflict	RC1: My job keeps me away from my family too much. RC2: This job makes me too tired to enjoy my family life. RC3: Job responsibilities of this position seem to be unclear.	0.902	>0.7	Passed
Work-family Conflict	WFC1: My job requires working very fast. WFC2: My job requires working very hard. WFC3: I am asked to do excessive amounts of work.	0.732	>0.7	Passed
Job Stress	JS1: I am discouraged about my work. JS2: I feel that things are out of my control at work. JS3: I feel overwhelmed by my work.	0.775	>0.7	Passed

Source: *own calculation*

During data collection, there were five processes in which researchers could ask the participants to join the survey. First, researchers directly posted the screening question on social media (e.g., Line group, Messenger, and Instagram) with the question "May I know whether any of you are currently working as a bank teller in Cambodia?". Second, once respondents commented "yes", they were contacted and asked for their consent. Then, they were given a Google survey link with 10-15 minutes to answer the self-administered questionnaires. After that, they were asked for their recommendations in order to help researchers continue contacting other qualified respondents after they completed the survey. Finally, all the data were completely gathered from respondents with a 100% response rate.

3. Conducting research and results

3.1 Model Measurements and Validity Constructs

A structural equation model (SEM) was used to evaluate the collected data. There were three steps. First, model measurement and convergent validity were evaluated to ensure the validity of each variable construct. Regardless of model measurement, loading factors needed to obtain scores of at least 0.6 while Cronbach's Alpha scores and composite reliability (CR) had to obtain scores of at least 0.7, following the suggestion of Kim et al., 2021. In Table 2, the loading factors, the Cronbach's Alpha and CR obtained scores above the thresholds, indicating acceptable content reliability. Meanwhile, convergent validity was assessed for content validity using the average variance extracted (AVE) (scores >0.5) (Kim et al., 2023). Based on Table 2, the scores of AVEs were higher than 0.5, indicating acceptable convergent validity.

Table 2. Model Measurement and Convergent Validity

Variable	Components	Loading Factors	Cronbach's Alpha	CR	AVE
Workload	W1	0.91	0.73	0.79	0.65
	W2	0.74			
	W3	0.68			
Role Conflict	RC1	0.66	0.84	0.75	0.79
	RC2	0.68			
	RC3	0.67			
Work-family Conflict	WFC1	0.76	0.82	0.85	0.88
	WFC2	0.70			
	WFC3	0.72			
Job Stress	JS1	0.72	0.76	0.94	0.71
	JS2	0.71			
	JS3	0.74			

Source: *own calculation*

Next, discriminant validity was also checked using a statistical comparison between correlation scores and the rooted square scores of AVEs to ensure a relationship construct validity. If the correlation scores were below the rooted square scores of AVEs, it showed the discriminant validity (Kim et al., 2021). Based on Table 3, all correlation scores were lower than the rooted square scores of AVEs, revealing the existence of discriminant validity.

Finally, a model fit was constructed to ensure the suitability of regression performance by modifying the fitness indicator degree required to pass the minimum requirements, following a suggestion by Kim et al., 2023. In Table 4, all of the indicators passed the conditions; thus, the model was fit enough to perform the regressions.

Table 3. Discriminant Validity

Variable	1	2	3	4
Workload	0.881	0.408	0.529	0.641
Role Conflict		0.890	0.697	0.568
Work-family Conflict			0.792	0.721
Job Stress				0.803

Note: The highlighted scores represent the square root scores of AVE.

Source: *own calculation*

Table 4. Model Fit

Indicator	Index		Thresholds	Results
	Before Modification	After Modification		
CMIN ² /df	1.922	1.423	≤ 3	Good
GFI	0.901	0.949	>0.90	Good
NFI	0.892	0.928	>0.90	Good
CFI	0.975	0.993	>0.90	Good
AGFI	0.886	0.914	>0.80	Good
RMSEA	0.058	0.033	<0.08	Good
PCLOSE	0.789	0.802	>0.05	Good

Source: own calculation

3.2. SEM Method Results

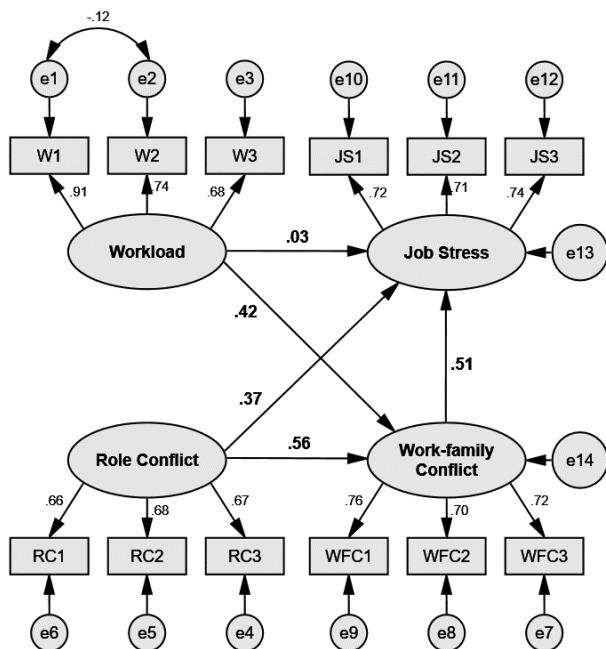


Figure 2. Results of the SEM Method

Source: own calculation

The data were analyzed using the SEM method. All statistical results are summarized in Figure 2 and Table 5. Regardless of the results, workload had a significant effect on work-family conflict with $\beta=0.42$, $p<0.001$, which supported hypothesis 1. In contrast, workload displayed an insignificant effect on job stress with $\beta=0.03$, $p>0.05$, which did not support hypothesis 2. Next, role conflict had a significant effect on work-family conflict with $\beta=0.56$, $p<0.001$, which supported hypothesis 3. Meanwhile, role conflict also had a significant effect on job stress with $\beta=0.37$, $p<0.001$, which supported hypothesis 4. Lastly, work-family conflict significantly affected job stress with $\beta=0.51$, $p<0.001$, which supported hypothesis 5.

Based on the mediation testing result of Workload-->Work-Family Conflict-->Job Stress, it was found that although the direct influence of workload on job stress was insignificant ($\beta=0.03$, $p>0.05$), its indirect impact on job stress was significant ($\beta=0.27$, $p<0.05$). Hence, the

result revealed work-family conflict as a mediator between workload and job stress. Based on these result discussions, hypothesis testing conclusions are shown in Table 5.

Table 5. Regression Weights and Hypotheses Summary

Panel A: Regressions and Critical Ratios						
Hyp. No.	Proposed Associations		Std. Beta (β)	p-value	Sig. Level	Hyp. Result
	Independent Variable	Dependent Variable				
1	Workload	Work-Family Conflict	0.42	0.000**	Sig.	Accepted
2	Workload	Job Stress	0.03	0.183	Insig.	Rejected
3	Role Conflict	Work-Family Conflict	0.56	0.000**	Sig.	Accepted
4	Role Conflict	Job Stress	0.37	0.000**	Sig.	Accepted
5	Work-Family Conflict	Job Stress	0.51	0.000**	Sig.	Accepted
Panel B: Mediation Testing						
Associations			Indirect	Direct	Mediation	Result
Workload-->Work-Family Conflict-->Job Stress			0.27*	0.03	Full Mediation	Sig.

Note: ** indicates sig. level $p < 0.001$.

Source: *own calculation*

Discussion

According to the impacts on work-family conflict, role conflict positively affected work-family conflict. High role conflict caused more delays in time and effort to complete workers' daily tasks as individuals' working roles showed unclear work responsibilities (Nikmah et al., 2021). This could further create more work interference in workers' personal lives, since they would have to spend extra time to clear their workloads. Likewise, Jia et al. (2020) supported that a workplace with high role conflict could cause workers to waste time by doing incorrect tasks and other overlapping tasks; thus, they would have to redo the tasks, which in turn could affect their family time and work-life balance. Based on this case, the results have already outlined that bank tellers seemed to have high work-family conflicts, once they had high role conflict. Next, workload demonstrated a positive effect on work-family conflict. In general, a standard number of workloads could minimize a certain level of laziness among workers. However, a greater number of workloads that surpassed the standard number of workloads possibly required extra time and effort from workers who were expected to complete all the related tasks based on firms' schedules (De Carlo et al., 2019). As a result, the number of workloads could interfere with individuals' family lives, resulting from a conflict between work and family time. Similarly, previous studies have emphasized that high workloads created more job responsibilities for workers and pressured them to continue working more than usual; therefore, this caused them to be unable to reunite with their families at home (Gu & Wang, 2021). Based on this evidence, it is clear that bank tellers could face a work-family conflict at their banks if they received too many workloads.

Based on the impacts on job stress, work-family conflict positively influenced bank tellers' job stress. The work responsibilities which remained interfered with bank tellers' family time, causing uncomfortable feelings for the bank tellers. This situation required them to invest more time and effort in order to complete their tasks, which in turn made them feel exhausted emotionally and physically (Mansour & Mohanna, 2018). Consequently, this could potentially affect their emotional wellbeing, as well as their psychological health. Similarly, Yen (2018) agreed that when job responsibilities continued interfering with individuals' personal lives, workers started feeling pressured with their current job positions. Therefore, it increased the stress on the workers. Based on this evidence, the bank tellers simply felt stressed with their jobs when they continued having high work-family conflict at their workplaces. Next, role

conflict was identified as a positive determinant that caused the bank tellers to feel stressed with their jobs. High role conflict indicates overlapping or unclear job responsibilities among workers. Once bank tellers had highly unclear job responsibilities with their colleagues, they could waste their time and effort (Dodanwala et al., 2021). This could affect their working motivation and desire to work with their colleagues. Furthermore, this side effect could result in high frustration, leading to emotional tiredness among bank tellers. Likewise, previous studies mentioned that role conflict could create emotional devastation and chaotic situations at workplaces where workers might have had high negative working attitudes toward their current roles (Nambisan & Baron, 2021); hence, stress highly emerged among workers. According to this circumstance, bank tellers who ran into high role conflict with their co-workers faced high job stress at their workplaces as well. Unlike the above factors, although workload somehow positively influenced bank tellers' job stress, the impact of workload on job stress was not significant. This result contradicts previous studies (Elshaer et al., 2018; Kokoroko & Sanda, 2019), which outlined workload as the predictor of job stress. Furthermore, based on the mediation testing result, it was revealed that work-family conflict stood as the mediator between workload and job stress. This indicates that workload has an indirect impact on bank tellers' job stress rather than a direct impact on bank tellers' job stress. Based on this scenario, workload somehow promoted high work-family conflict, which finally caused severe job stress to bank tellers.

Academic and Managerial Implications

In light of this research, extra knowledge has been added to the existing literature. First, this study extends our knowledge regarding bank tellers by developing the theoretical model of bank tellers' job stress and examining how work-family conflict, role conflict, and workload influence bank tellers' job stress. Despite previous studies individually raising the significant impacts of work-family conflict (Armstrong et al., 2015), role conflict (Soltani et al., 2013), and workload (Suarthana & Riana, 2016) as the main influencers of job stress, these factors' roles influencing bank tellers' job stress are not the same. At the same time, job stress among bank tellers that results from the above factors was far more complicated as a theoretical framework of bank tellers' job stress and was constructed with multiple constructors for the relationships. Next, this study increases our awareness of the potential impacts of role conflict and work-family, which directly cause severe job stress among bank tellers. It shows that bank tellers have high work pressures, causing them to feel not only emotionally tired but also less motivated to work. These negative effects affect bank tellers' overall psychological health in the workplace. Finally, the mediation impact of work-family conflict on the relationship between workload and bank tellers' job stress also promotes our understanding of how workload indirectly influences job stress, which outlines a different finding from the previous studies (Elshaer et al., 2018; Kokoroko & Sanda, 2019). Academic learners and banking instructors understand that too many workloads can interfere with workers' personal family time at home, and therefore, create barriers that prevent workers from leaving their offices following the normal schedules. If this situation continues, bank tellers simply feel stressed with their current positions in the workplace.

Regarding the managerial implications, job stress among bank tellers can be minimized as follows: First, bank tellers' job stress can be reduced by lowering work-family conflict. Bank managers should motivate workers to at least complete the main tasks before leaving the office, based on the standard office operating hours. Bank tellers are required to firstly complete their most important tasks, such as clearing customers' cheques, closing all transfer and payment transactions, and depositing all cash flow in bank vaults. As these activities are accomplished

at the end of the day, they should be able to leave the office and meet their families. Second, bank tellers' job stress can be minimized through reducing role conflict at their workplaces. Bank managers should revise the current job responsibilities and provide clear roles to each team or individual staff member. Lastly, bank tellers' job stress can be minimized by providing an acceptable number of workloads. Bank managers should offer a certain number of workloads that are important and cover the whole day's transactions. For example, bank tellers need to focus on checking and receiving deposits and other cash transfers, updating exchange rates, providing consultant services, clearing cheques, and so on. Overall, when these main factors are improved, banks can create a healthy environment for the bank tellers who will in turn feel less stressed with their jobs.

Conclusion

The main goal of this study was to examine the effects of work-family conflict, role conflict, and workload on bank tellers' job stress. The results reveal that bank tellers had high work-family conflict when they had high role conflict and workload at their workplaces. Meanwhile, bank tellers felt stressed with their jobs when their jobs contained high work-family conflict and role conflict, with the exception of workload. Lastly, this study identified work-family conflict as the mediator between workload and job stress among bank tellers. Therefore, work-family conflict displayed a greater impact on bank tellers' job stress.

Although this study accomplished its main research goal, there are a few limitations, as follows: First, this study focused on the perspectives of bank tellers; thus, applying this study's results to bank employees in other departments, such as compliance, accounting, finance and loan staff, could be difficult. In this regard, future studies may further examine the impacts of work-family conflict, role conflict, and workload on job stress in other bank departments. Next, this study only focused on the impacts of work-family conflict, role conflict, and workload on job stress among bank tellers; there could be other potential factors that possibly influence bank tellers' job stress. Therefore, future studies need to include other variables in order to further investigate the job stress of bank tellers. Finally, this study concentrated on employees' working attitudes in the banking industry; thus, its results could be difficult to generalize for employees' working attitudes in other industries, such as the hotel, restaurant, and tourism industries, as workers in different industries face different working environments. Thus, future studies should apply these variables in order to continue the investigation of workers' job stress in the above-suggested industries.

References

- An, J., Liu, Y., Sun, Y., & Liu, C. (2020). Impact of work–family conflict, job stress and job satisfaction on seafarer performance. *International Journal of Environmental Research and Public Health*, 17(7). <https://doi.org/10.3390/ijerph17072191>
- Armstrong, G. S., Atkin-Plunk, C. A., & Wells, J. (2015). The Relationship Between Work–Family Conflict, Correctional Officer Job Stress, and Job Satisfaction. *Criminal Justice and Behavior*, 42(10), 1066–1082. <https://doi.org/10.1177/0093854815582221>
- Asiedu, E. E. A., Annor, F., Amponsah-Tawiah, K., & Dartey-Baah, K. (2018). Juggling family and professional caring: Role demands, work–family conflict and burnout among registered nurses in Ghana. *Nursing Open*, 5(4), 611–620. <https://doi.org/10.1002/nop2.178>

- Carlson, D. S. (1999). Personality and Role Variables as Predictors of Three Forms of Work-Family Conflict. *Journal of Vocational Behavior*, 55(2), 236–253. <https://doi.org/10.1006/jvbe.1999.1680>
- CFI Team. (2022). *Bank Teller Job Description*. CFI Education Inc.
- Chen, M. F., Lin, C. P., & Lien, G. Y. (2011). Modelling job stress as a mediating role in predicting turnover intention. *Service Industries Journal*, 31(8), 1327–1345. <https://doi.org/10.1080/02642060903437543>
- De Carlo, A., Girardi, D., Falco, A., Dal Corso, L., & Di Sipio, A. (2019). When does work interfere with teachers' private life? An application of the job demands-resources model. *Frontiers in Psychology*, 10(MAY), 1–13. <https://doi.org/10.3389/fpsyg.2019.01121>
- Dodanwala, T. C., Shrestha, P., & Santoso, D. S. (2021). Role Conflict Related Job Stress among Construction Professionals: The Moderating Role of Age and Organization Tenure. *Construction Economics and Building*, 21(4), 21–37. <https://doi.org/10.5130/AJCEB.v21i4.7609>
- Ebhote, O., Friday, O., Odiwo Williams, O., Godwin, O., & Dabor Alexander, O. (2022). Empirical analysis of the effect of work stress on employee productivity in the banking industry. *Problems and Perspectives in Management*, 20(3), 117–129. [https://doi.org/10.21511/ppm.20\(3\).2022.10](https://doi.org/10.21511/ppm.20(3).2022.10)
- Elshaer, N. S. M., Moustafa, M. S. A., Aiad, M. W., & Ramadan, M. I. E. (2018). Job Stress and Burnout Syndrome among Critical Care Healthcare Workers. *Alexandria Journal of Medicine*, 54(3), 273–277. <https://doi.org/10.1016/j.ajme.2017.06.004>
- Farika Nikmah, Indrianti, T., & Pribadi, J. D. (2021). The Effect of Work Demand, Role Conflict, and Role Ambiguity on Work-Family Conflict (Impact of Work From Home due to The Covid-19 Pandemic). *Journal of Family Sciences*, 5(2), 92–102. <https://doi.org/10.29244/jfs.v5i2.32644>
- Gu, Y., & Wang, R. (2021). Job demands and work-family conflict in preschool teachers: The buffering effects of job resources and off-job recovery experiences. *Current Psychology*, 40(8), 3974–3985. <https://doi.org/10.1007/s12144-019-00349-z>
- Hobfoll, S. E. (1989). Conservation of Resources: A New Attempt at Conceptualizing Stress. *American Psychologist*, 44(3), 513–524. <https://doi.org/10.1037/0003-066X.44.3.513>
- Indeed. (2023). *Bank Teller Job Description: Top Duties and Qualifications*. Indeed for Employers.
- Jia, C. X., Cheung, C. K., & Fu, C. (2020). Work support, role stress, and life satisfaction among chinese social workers: The mediation role of work-family conflict. *International Journal of Environmental Research and Public Health*, 17(23), 1–14. <https://doi.org/10.3390/ijerph17238881>
- Kim, L., Chouykaew, T., Pongsakornrunsilp, S., Jindabot, T., & Lee, S. (2023). How to promote repurchase intention toward Covid-19 antigen test kits: Evidence from Thai consumers. *Innovative Marketing*, 19(1), 186–196. [https://doi.org/10.21511/im.19\(1\).2023.16](https://doi.org/10.21511/im.19(1).2023.16)
- Kim, L., & Jindabot, T. (2022). Evolution of Customer Satisfaction in the E-Banking Service Industry. *Innovative Marketing*, 18(1), 131–141. [https://doi.org/10.21511/im.18\(1\).2022.11](https://doi.org/10.21511/im.18(1).2022.11)
- Kim, L., Maijan, P., Jindabot, T., & Ali, W. B. (2021a). How to build trust: Evidence from Thai customers in the latex glove industry. *Innovative Marketing*, 17(4), 120–131. [https://doi.org/10.21511/im.17\(4\).2021.11](https://doi.org/10.21511/im.17(4).2021.11)
- Kim, L., Maijan, P., Jindabot, T., & Ali, W. B. (2021b). Understanding Customer Trust in Latex Glove Industry: Evidence from Thai Customers. *Review of International Geographical Education Online*, 11(8), 1014–1022. <https://doi.org/10.48047/rigeo.11.08.88>

- Kim, L., Pongsakornrungsilp, P., Pongsakornrungsilp, S., Horam, N., & Kumar, V. (2023). Key Determinants of Job Satisfaction among University Lecturers. *Social Sciences, 12*(3). <https://doi.org/10.3390/socsci12030153>
- Kim, L., Pongsakornrungsilp, S., Horam, N., & Suong, S. (2023). How to make employees happy: Evidence from Thai university lecturers. *Problems and Perspectives in Management, 21*(1), 482–492. [https://doi.org/10.21511/ppm.21\(1\).2023.41](https://doi.org/10.21511/ppm.21(1).2023.41)
- Kokoroko, E., & Sanda, M. A. (2019). Effect of Workload on Job Stress of Ghanaian OPD Nurses: The Role of Coworker Support. *Safety and Health at Work, 10*(3), 341–346. <https://doi.org/10.1016/j.shaw.2019.04.002>
- Madadzadeh, M., Barati, H., & Ahmadi Asour, A. (2018). The association between workload and job stress among nurses in Vasei hospital, Sabzevar city, Iran, in 2016. *Journal of Occupational Health and Epidemiology, 7*(2), 83–89. <https://doi.org/10.29252/johe.7.2.83>
- Mansour, S., & Mohanna, D. (2018). Mediating role of job stress between work-family conflict, work-leisure conflict, and employees' perception of service quality in the hotel industry in France. *Journal of Human Resources in Hospitality and Tourism, 17*(2), 154–174. <https://doi.org/10.1080/15332845.2017.1340755>
- Mansour, S., & Tremblay, D.-G. (2016). Work-family conflict/family-work conflict, job stress, burnout and intention to leave in the hotel industry in Quebec (Canada): moderating role of need for family friendly practices as “resource passageways.” *International Journal of Human Resource Management, 29*(16), 2399–2430. <https://doi.org/10.1080/09585192.2016.1239216>
- Michel, J. S., Kotrba, L. M., Mitchelson, J. K., Clark, M. A., & Baltes, B. B. (2011). Antecedents of work-family conflict: A meta-analytic review. *Journal of Organizational Behavior, 32*, 689–725. <https://doi.org/10.1002/job.695>
- Miller, J. (2019). Where does the time go? An academic workload case study at an Australian university. *Journal of Higher Education Policy and Management, 41*(6), 633–645. <https://doi.org/10.1080/1360080X.2019.1635328>
- Nambisan, S., & Baron, R. A. (2021). On the costs of digital entrepreneurship: Role conflict, stress, and venture performance in digital platform-based ecosystems. *Journal of Business Research, 125*(June), 520–532. <https://doi.org/10.1016/j.jbusres.2019.06.037>
- Nguyen, H. N. (2021). Burnout, inter-role conflicts, and job performance among bankers who have children during social isolation. *Banks and Bank Systems, 16*(4), 137–148. [https://doi.org/10.21511/bbs.16\(4\).2021.12](https://doi.org/10.21511/bbs.16(4).2021.12)
- Parveen, M., & Adeinat, I. (2019). Transformational leadership: does it really decrease work-related stress? *Leadership and Organization Development Journal, 40*(8), 860–876. <https://doi.org/10.1108/LODJ-01-2019-0023>
- Peng, B., & Potipiroon, W. (2022). Fear of Losing Jobs during COVID-19: Can Psychological Capital Alleviate Job Insecurity and Job Stress? *Behavioral Sciences, 12*(6). <https://doi.org/10.3390/bs12060168>
- Ramlawati, R., Trisnawati, E., Yasin, N. A., & Kurniawaty, K. (2021). External alternatives, job stress on job satisfaction and employee turnover intention. *Management Science Letters, 11*, 511–518. <https://doi.org/10.5267/j.msl.2020.9.016>
- Rubel, M. R. B., Kee, D. M. H., & Rimi, N. N. (2017). The Mediating Role of Work-Family Conflict on Role Stressors and Employee Turnover Intention Relationship in Labour-oriented Organizations. *Global Business Review, 18*(6), 1384–1399. <https://doi.org/10.1177/0972150917713061>

- Sadiq, M. (2022). Policing in pandemic: Is perception of workload causing work–family conflict, job dissatisfaction and job stress? *Journal of Public Affairs*, 22(2). <https://doi.org/10.1002/pa.2486>
- Siswanto, Masyhuri, Hidayati, N., Ridwan, M., & Hanif, R. (2022). Impact of Work-Family Conflict on Job Satisfaction and Job Stress: Mediation Model From Indonesia. *Problems and Perspectives in Management*, 20(2), 44–56. [https://doi.org/10.21511/ppm.20\(2\).2022.05](https://doi.org/10.21511/ppm.20(2).2022.05)
- Soltani, I., Hajatpour, S., Khorram, J., & Nejati, M. H. (2013). Investigating the effect of role conflict and role ambiguity on employees' job stress :Articulating the role of work-family conflict. *Management Science Letters*, 3(7), 1927–1936. <https://doi.org/10.5267/j.msl.2013.06.036>
- Suarthana, J. H. P., & Riana, I. G. (2016). The Effect of Psychological Contract Breach and Workload on Intention to Leave: Mediating Role of Job Stress. *Procedia - Social and Behavioral Sciences*, 219, 717–723. <https://doi.org/10.1016/j.sbspro.2016.05.056>
- Tongchaiprasit, P., & Ariyabuddhiphongs, V. (2016). Creativity and turnover intention among hotel chefs: The mediating effects of job satisfaction and job stress. *International Journal of Hospitality Management*, 55, 33–40. <https://doi.org/10.1016/j.ijhm.2016.02.009>
- Van, H. N., Thanh, H. P., & Hai, G. H. (2023). Determinants of external auditor selection and firm performance from a commercial bank manager's perspective: Evidence from Vietnam. *Banks and Bank Systems*, 18(1), 53–67. [https://doi.org/10.21511/bbs.18\(1\).2023.05](https://doi.org/10.21511/bbs.18(1).2023.05)
- Vannak, C. (2023). Cambodia's National Bank says banking system plays active role in continuing to support economic recovery. *Khmer Times*.
- Vickovic, S. G., & Morrow, W. J. (2020). Examining the Influence of Work–Family Conflict on Job Stress, Job Satisfaction, and Organizational Commitment Among Correctional Officers. *Criminal Justice Review*, 45(1), 5–25. <https://doi.org/10.1177/0734016819863099>
- Widyani, A. D., & Sugianingrat, I. W. (2015). Effect of multiple role conflict on job satisfaction with the mediation role of stress. *International Journal of Economics, Commerce and Management*, 3(5), 862–872.
- Yen, et al (2018). (2018). Workload, generic and work–family specific social supports and job stress: mediating role of work-family and family-work conflict. *The Eletronic Library*, 34(1), 1–5.